

Roof Over Heads: A Critical Appraisal of Housing in Ghana

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Abstract

Housing makes up the core component of human existence. It offers warmth, safety, an oasis for seclusion, tranquillity, repose, an avenue for bonding with friends and family, and a sense of community. Beyond just providing a place to stay, individuals' standard of life, interactions with others, and general well-being are all significantly influenced by their housing. Nonetheless, in Ghana, housing is a significant problem impacting urban and rural communities. Providing adequate, affordable, and high-quality housing for the nation's expanding populace is fraught with difficulties. Shortages in housing supply, problems with affordability, and restricted access to home financing are some of these difficulties. Increasing urbanisation and a growing population have created an enormous need for housing, leading to a shortfall of accessible units. The shortfall is especially severe in urban areas, where a surge of individuals seeking more excellent economic prospects stresses the housing supply. As a result, several Ghanaians turn to slums characterised by poor housing conditions, a lack of basic infrastructure, and an unhealthy environment. This paper gives an in-depth examination of Ghana's housing profile, emphasising the present housing situation, housing deficiencies, their causes, and suggested policy measures. It also explores the main issues and offers suggestions for solving the nation's housing needs by thoroughly analysing the existing literature, reports, and other sources.

Keywords: Ghana, Housing profile, Housing deficits, Sustainable housing, Policy recommendations

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Introduction

A house or housing, as opined by Amao & Ilesanmi (2013), denotes a structure or edifice, a space to reside, a habitation, and an essential part of any country's social and economic framework and to humanity; housing is one of the most imperative and basic needs, which is why it is referred to as a sine qua non of human existence (Olotuah & Aiyetan, 2006). Moreover, for owners and many families, purchasing or buying a house is the biggest (and sometimes only) lifetime investment and a store of wealth (Dickerson, 2009). Even so, according to Bardhan & Edelstein (2008), housing accounts for a massive portion of typical household spending and a significant amount of lifetime earnings. Conversely, and for the majority of people, housing refers to a place of refuge, but for certain people, it means more than that because it is one of the best markers of individual living standards and social standing (Nubi, 2008). For instance, Al Surf et al. (2013) explained that whereas housing formerly served as a place to shelter people, it now also affects a person's social position. This suggests that one's dwelling is a critical factor in determining their social position since affluent individuals tend to live in considerably more lavish and pleasant homes than the underprivileged. Dzangmah (2012) expanded on this by claiming that housing has significant economic, social, cultural, and personal implications. As a result, it is helpful to emphasise that, in addition to slum upgrading, access to appropriate, safe, and affordable housing and essential services is vital for sustainable cities (World Bank, 2016). Thus, it can be concluded that providing appropriate housing is a crucial part of accomplishing the Sustainable Development Goals (SDGs), as housing has become vital and essential for all individuals and communities to raise living standards, hence making housing know no boundary due to growing populations, urbanisation, and the widening disparity between demand and supply.

Despite the importance of housing, a sufficient supply has remained an imagining for all facets of Ghanaian society (Admasu & Jenberu, 2020). The situation is particularly peculiar to the urban communities, notably Accra and Kumasi, where population growth is exponential, and fast urbanisation has become the norm, and there is a significant gap between the supply and demand for housing. Due to the current and projected urbanisation rate, urban housing challenges appear to be affecting all of sub-Saharan Africa, including Ghana (Admasu & Jenberu, 2020). This indicates that the need for solutions to this threat is becoming a growing concern for international communities. The need for a serious effort to address the supply of (affordable) housing is becoming more urgent, as the United Nations Habitat has ably emphasised, as the size of the housing crisis in the developing world grows at an alarming rate (UN-Habitat, 2006).

1.0 The Housing Situation in Ghana

One of the foundational elements of a nation's sustained economic development is the development of its housing market. According to Awuvafoge (2013), adequate housing could benefit a country's physical environment and population health. Accordingly, UN-Habitat (2011) expressed that Ghana has two housing systems: informal and formal. The informal housing system comprises modest builders who build the homes of individual homeowners and estate businesses who typically buy the land from traditional landowners. Contrarily, the formal housing system entails government organisations that acquire land and construct affordable housing for citizens (ibid). Subsequently, Abusah (2004) argued that around 90% of Ghana's housing units are provided by informal housing builders, with the residual 10% coming from formal housing builders, meaning that formal housing providers mainly provide houses to middle-class and affluent families.

Notwithstanding the situation, the supply of housing, particularly among low and moderate-income households, has now also become one of Ghana's most pressing issues attributable to increasing population growth, growing urbanisation, and strains in the housing delivery mechanism (Amos et al., 2015). Essential elements of the housing delivery system, such as institutional capacities, availability of serviced property, funding, infrastructure, resources, and qualified workers, have all been severely hampered, leading to a severe housing shortage, notably in significant towns like Kumasi, Accra and Tema (Boamah, 2010). Poor quality housing in remote areas, worsening physical attributes of the housing stock, absence of social facilities, finance shortages, and poor sanitation are all aspects of Ghana's housing sector (Amos et al., 2015). Increased property prices, especially in urban areas like Accra, Tema, Takoradi, and Kumasi, driven by a steadily rising middle class, along with accelerated and unpredictable urbanisation, has rendered the housing sector into one of the critical pressing developmental challenges confronting policymakers (Quayson, 2007). To this end, Amos et al. (2015) expressed that housing demand in Ghana has continuously outweighed housing supply due to the country's slow pace of housing development and provision over the years.

Many authors have also voiced worries about Ghana's housing shortage in a different scenario and offered solutions. The Bank of Ghana is one of these authors, and according to Mohammed et al. (2017), the housing deficit in Ghana can be addressed, and new households can also be accommodated, provided there is annual delivery of close to 150,000 housing units over the next 20 years. It is thus crucial to understand that despite being a national issue, Accra, in particular, continues to suffer the most severely from the housing shortage in the country. This is seen from the rising settler population, many slum people, and the unlawful settlements dotting the city, including the 'notorious' Sodom and Gomorrah. It is well known that the government's attempts to guarantee that its residents have access to adequate, high-quality, and affordable housing have been surpassed by demand, prompting the participation of the private sector to step in. Despite the private sector's involvement, it is still unclear how much it can and has done so far in urban areas, which have the worst housing needs in the nation.

To this effect and given that far more than 75% of Ghana's urban population depends on rental housing or offered at a low price from relatives and friends, the rental market is currently a very vibrant property market in the country (UN-Habitat, 2012). Most rental properties share facilities/amenities with other tenants or depend on community pipes and toilet facilities. The bulk of families in urban Ghana occupy rooms in compound houses (around 55%) and other multi-occupied residential buildings (24%), and about 60% of the urban populace also take up single rooms (Danso-Wiredu, 2018). In the same vein and comparatively, the wealthy and middle classes have their own home and access to all amenities (UN-Habitat, 2012). In terms of typology, in a recent publication by the Centre for Affordable Housing Finance (CAHF), compound houses (57.3%) accounted for the highest typology of houses occupied in Ghana (CAHF, 2020).

Example of a compound house in Ghana (Interior View)



Source; (Ibukun, 2021)

Example of a multi-storey compound house in Ghana (Exterior View)



Source; (UN-Habitat, 2011)

2.0 Delivery (Supply) and Housing Deficit in Ghana

According to Ansah (2014), Ghana's Draft Housing Policy in 2009 estimated a nationwide housing shortfall of over 500,000 units, with yearly needs of 120,000 units, and just around 33% of those units were eventually built. Thus, according to the numbers, Ghana's annual housing supply plunged well below demand, with 65% to nearly 70% of the country's housing demand going unmet (Ibid).

Multiple housing deficit projections paint a far more dire view. Mahama & Adarkwah (2006) calculated the housing deficit in Ghana from 1960 to 2002 using the average household size and household number per home. Looking at the average household size of 5.1 people and roughly 4.5 households per house in 2000, and a total of 2,181,975 housing units nationally, they approximated a national housing shortage of about 1.5 million. They claimed that with a population of about 20 million in 2000, 3.7 million housing units were required, compared to the actual stock of around 2.2 million, resulting in a shortfall of over 1.5 million (Ibid).

According to the Ghana Statistical Service (G.S.S.), the overall housing stock in Ghana recorded 3,392,745 in 2010, with a deficiency of over 2 million units, per the 2010 Population and Housing Census (G.S.S., 2012b). The housing stock increased by 55% between 2000 and 2010, surpassing the population growth rate of 30% over the same period. The Ashanti region (16.9%) had the most significant percentage of houses, trailed by Greater Accra (14.0%) and the Eastern (12.7%) areas. The housing stock in the Upper West area was the most minor (2.4 %). As a result, according to Ansah (2014), there were significant variations in the rate of change in housing stock across the regions compared to the 2000 Census results. The most substantial percentage rise was in

Ashanti (74.6%), while the least was in the Upper East (29.0 %). In 2010, the average population per house was 7.3, with the lowest rate being 5.3 in the Volta region and the highest being 9.6 in the Northern region. Respectively, between 2000 and 2010, the population per house decreased from 8.7 to 7.3, as seen in the tables below:

Table 1: Houses and Households Stocks in Ghana- Regional Distribution (2000 Census)

Region	2000 Population	Number of Houses	Number of Households	Distribution of Housing Stock (%)	Population Per House	Average Household Size	Household Per House
All Regions	18,912,079	2,181,975	3,701,241	100	8.7	5.1	1.7
Greater Accra	2,905,726	287,840	626,613	13.2	10.1	4.6	2.2
Ashanti	3,612,950	328,751	682,759	15.1	11.0	5.3	2.1
Western	1,924,577	259,874	410,142	11.9	7.4	4.7	1.6
Eastern	2,106,696	283,461	456,683	13.0	7.4	4.6	1.6
Volta	1,635,421	264,451	345,821	12.0	6.2	4.7	1.3
Northern	1,820,806	177,785	245,617	8.1	10.2	7.4	1.4
Brong Ahafo	1,815,408	216,275	342,808	9.9	8.4	5.3	1.6
Central	1,593,823	223,239	365,777	10.2	7.1	4.4	1.6
Upper East	920,089	88,401	144,386	4.1	10.4	6.4	1.6
Upper West	576,583	51,898	80,635	2.4	11.1	7.2	1.6

Source; (GSS, 2002)

Table 2: Houses and Households Stocks in Ghana- Regional Distribution (2010 Census)

Region	Total Population	Number of Houses	Number of Households	Percentage Distribution of Houses	Rural Share of The Housing Stock	Percentage Increase in Housing Stock Over The 2000 Census	Household Per House	Population Per House	Average Household Size
All Regions	24,658,823	3,392,745	5,467,136	100.0	57.7	55.5	1.6	7.3	4.4
Western	2,376,021	380,104	553,635	11.2	67.5	46.3	1.5	6.3	4.2
Greater Accra	4,010,054	474,621	1,036,426	14.0	13.0	64.9	2.2	8.4	3.8
Eastern	2,633,154	431,697	632,048	12.7	64.1	52.3	1.5	6.1	4.1
Central	2,201,863	346,699	526,764	10.2	61.8	55.3	1.5	6.4	4.0
Ashanti	4,780,380	574,066	1,126,216	16.9	53.0	74.6	2.0	8.3	4.1
Volta	2,118,252	399,953	495,603	11.8	72.2	51.2	1.2	5.3	4.2
Northern	2,479,461	257,311	318,119	7.6	71.3	44.7	1.2	9.6	7.7
Brong Ahafo	2,310,983	331,967	490,519	9.8	63.4	53.5	1.5	7.0	4.6
Upper East	1,046,545	114,034	177,631	3.4	79.2	29.0	1.6	9.2	5.8
Upper West	702,110	82,293	110,175	2.4	85.4	58.6	1.3	8.5	6.2

Source; (GSS, 2012b)

From the census, Ghana's average household size was 5.1 people in 2000 and 4.4 people in 2010, with around 1.7 households per house in 2000 versus 1.6 in 2010. The proportion of households compared to the population was obviously insufficient, suggesting extreme congestion in most Ghanaian homes. Therefore, and by estimates and if the current inter-censal population growth rate of 2.5% is to be sustained (Ansah, 2014; Mohammed et al., 2017), it is projected that the people of Ghana will hit around 35,713,325 by 2025. The assumption here is that, by 2025, a total of 7,918,039 housing units will be needed across the country to meet the growing populace's housing demand. Thus, to ascertain Ghana's housing deficits by 2025, the anticipated

housing stock and deficit projections are presented below.

Table 3: Housing Stock and Deficit Estimation

Year	Population	Households	Housing Stock	Estimated Housing Deficit
2010	24,658,823	5,467,136	3,392,745	2,074,391
2011	25,275,294	5,603,814	3,477,564	2,126,251
2012	25,907,176	5,743,910	3,564,503	2,179,407
2013	26,554,855	5,887,508	3,653,615	2,233,892
2014	27,218,727	6,034,695	3,744,956	2,289,740
2015	27,899,195	6,185,563	3,838,580	2,346,983
2016	28,596,675	6,340,202	3,934,544	2,405,658
2017	29,311,592	6,498,707	4,032,908	2,465,799
2018	30,044,381	6,661,174	4,133,730	2,527,444
2019	30,795,491	6,827,704	4,237,074	2,590,630
2020	31,565,378	6,998,396	4,343,000	2,655,396
2021	32,354,512	7,173,355	4,451,575	2,721,780
2022	33,163,374	7,352,688	4,562,864	2,789,824
2023	33,992,458	7,536,505	4,676,935	2,859,569
2024	34,842,269	7,724,917	4,793,858	2,931,058
2025	35,713,325	7,918,039	4,913,704	3,004,334

Source: Adopted and Modified from (Ansah, 2014)

It is worth noting that the government is encouraging the development of affordable homes and expanding accessibility to housing finance for government employees across mortgages to close the housing deficit (CAHF, 2020). Projects from 2007 that were left in limbo are being revived and completed or are in different phases of completion (Buckner, 2020). In addition, the government has entered into several public-private agreements (P.P.P.), one of which, per Construction Review Online (C.R.O.), was between the government and Solin, a Hungarian private company, in 2019 to develop 10,000 affordable housing units across the country (C.R.O., 2019). Nonetheless, and even with this, the country still faces housing challenges and, to a more considerable extent, affordable housing.

3.0 Housing Deficit in Ghana; Major Causes/Challenges (Barriers to housing provision/development)

Ghana experienced a housing shortage/deficit of 1.7 million units in 2017 alone (GhanaWeb, 2022); this imbalance was anticipated to increase to 2 million units by 2018. In addition, the Canada-Ghana Chamber of Commerce (2017) reported on the Bank of Ghana (2015) forecast that the housing crisis will affect an additional 5.7 million people by 2020. Regardless of how erratic the actual number may be, closing this gap is primarily the government's responsibility. To close the housing shortfall, the government must construct at least 190,000 to 200,000 homes annually for ten years, costing roughly \$34 million (GhanaWeb, 2022). The UN-Habitat (2011) further breaks this down to show that 574,000 rooms must be offered annually, but due to rising urbanisation, a large urban population, and insufficient government attempts to address the housing shortage, the issues relating to housing availability and access, especially in cities, are progressively becoming intractable. Although policy discussions have shown that urbanisation has more positive socioeconomic effects than negative externalities, the most severe difficulties still lie in the incapacity of housing availability and delivery to keep pace with urbanisation. Accra's population growth history shows that the city had a population of 636,667 in 1970, 1,658,937 in 2000, and was anticipated at 2 million people in 2010 (GSS, 2012a). However, the supply of housing units during the same period has only averaged 30,000 per year, compared to an estimated 150,000 per year in housing demand (Awanyo et al., 2016). This has made finding homes in Accra city a substantial difficulty. Nevertheless, there are several documented factors contributing to Ghana's housing shortage. As a result, many studies list the following as the main reasons for Ghana's housing shortage.

3.1 Lack of Continuity on the Part of Successive Government

Due to a lack of continuity by successive governments, Ghana has experienced several defeats in delivering public housing. Consequently, the country's current housing crisis has been exacerbated (Afrane et al., 2016). As shown in the policy paper published by the Bank of Ghana (B.O.G.) in 2007, the government of Ghana undertook numerous schemes in 2005 to increase the supply of housing, including the affordable housing initiative, which aimed to develop some one hundred thousand units of housing through public-private partnerships (P.P.P.) across the country (B.O.G., 2007). Interestingly, following a government handover in 2009, most programs were neglected and abandoned without any apparent purpose available to complete these projects. As a result, hundreds of households might have remained accommodated if this housing scheme had been

accomplished (Afrane et al., 2016). Policy actors, past and present, have therefore argued that the unavailability of assured funding sources, differences in policy conception, mismanagement of funds and political reasons have contributed to successive governments' lack of continuity of housing projects.

3.2 Housing Stock and Population Growth

One of the main factors contributing to the housing shortage is population growth. According to the Ghana Statistical Service, the nation's population is gradually growing. This population growth has significantly impacted the housing stock in Ghana. According to Mohammed et al. (2017), the population has expanded by over 300% during the previous 50 to 60 years, and it is now growing at a rate of about 2.5% annually. For instance, the Ghana Statistical Service's data from the four most recent censuses, 1970, 1984, 2000, 2010 and 2020, showed a steady increase in population, with numbers of 8 million in 1970, 12.3 million in 1984, 18.9 million in 2000, 24.65 million in 2010, and 30 million in 2020, respectively (G.S.S., 2022). According to de Oliveira & Ahmed (2021), this demonstrates a consistent percentage growth of 27.24%, 43.65%, and 53.80%, and an increase at a declining rate of 23.30%. High fertility, low mortality, and fast urbanisation, primarily via rural-to-urban migration, have all contributed to this ongoing population expansion. In summary, Ghana's population has expanded three and a half times in fifty years, from 8 million in 1970 to 30 million in 2020 (Adabre, 2021).

3.3 Rural-Urban Migration

Also, rural-urban migration is a significant variable contributing to Ghana's housing shortage, especially in urban centres. As per Business World (B.W.), this has worsened urban housing shortages (B.W., 2012), with an estimation of the urbanisation rate in Ghana at 3.31% (CAHF, 2020). As a result, housing availability has lagged behind demand, resulting in clusters of slums and neighbourhoods made up entirely of kiosks and containers with little infrastructure or sanitation (Afrane et al., 2016). This situation can be used to depict a scenario of economic hardship, particularly in urban areas. For example, in 2005, due to a severe lack of housing and inadequate housing infrastructure, Sub-Saharan Africa had 199 million slum households, accounting for 20% of the continent's estimated slum dwellers, and also had the most considerable urban rate of growth of 4.58 % as well as the highest annual slum rate of increase of 4.53 %, as reported by (UN-Habitat, 2006). On the other hand, Ghana saw 5.4 million slum inhabitants that same year and was projected to hit 7.1 million in 2020 (Ibid).

3.4 Inadequate Mortgage Financing Institution

Along with rural-urban migration, mortgage financing is an issue. The mortgage sector has emerged as a highly competent and competitive financier of the population's housing needs in advanced economies (BOG, 2007). Nevertheless, for a large portion of Ghana's population, finding a secure, affordable house/home is the most challenging task. This is because a lack of savings and borrowing constraints the Ghanaian environment's experiences compared to those of the advanced nations (Afrane et al., 2016). Furthermore, as Okonkwo (1997) pointed out, the need for capital in all economic sectors results in an underfunded housing finance system.

Interestingly, as Noah (2002) pointed out, most Ghanaian banks are portfolio lenders, exacerbating the housing finance issue. Thus, banks operate a low-cost, low-risk business in which mortgage lending complements numerous investment practices. However, in other cases, banks have short-term capital and are reluctant to lend on a medium- or long-term basis. As a result, commitment to mortgage financing requires around 25 to 30 years to complete full payment, which isn't a predominant issue in Ghana, devastating the housing sector. To this end, access to suitable housing affordability seems to have emerged as the core concern confronting a more significant percentage of Ghana's population (Ibid).

3.5 Land Conflicts and Issues of Land Tenure System

The prevalence of land conflicts in Ghana, particularly in urban areas like Accra, is in part due to the coexistence of multiple means of supply, insufficient records, illicit and shady land trade practises, time-consuming and regulatory land registration processes, along with corrupted, feeble, and failing government agencies (Cobbinah et al., 2015). In this regard, Zevenbergen (2004) discovered that the majority of cadastral plans were improperly surveyed by unqualified and incompetent surveyors, which is responsible for the challenges in determining boundaries and the many registering of a single piece of land invariably leads to conflict and affect housing delivering. Therefore, Arko-Adjei (2011) argued that, due to the culture of legal and traditional laws, social standards and traditional principles, public and indigenous structures as identified in urban areas, acceleration of land conflicts are imminent because these cultures operate in a space with many different institutions with a few interspersed roles. Given these circumstances, it is not unexpected that land cases account for around 85% of civil cases in Ghana that are submitted to the courts each year (Asafo, 2022), with Accra seeing a disproportionately more significant proportion of conflicts which directly and indirectly affects housing development and slow-paced the development process.

In the same vein, the conventional land administration system, in which land ownership involves multiple forms, each with its own set of legal rights and instances, has also been blamed for Ghana's dysfunctional land tenure system (Appiah, 2007). Possession is sometimes uncertain, and procedures are hampered by bureaucracy. Consequently, acquiring vast land areas for property investment has become a significant obstacle for real estate developers. The lack of an effective land ownership inventory mechanism has led to numerous land sales to multiple buyers, posing a problem for real estate developers. As an outcome of court battles, this conflict has always resulted in excessively long delays in developments (Ibid). In comparison, Ghana's land market is highly chaotic apart from the land tenure circumstance. Knowledge as to whoever holds which parcel of land is scarce, according to Owusu & Boapeah (2003), and the administrative and regulatory processes of changing ownership are inefficient.

According to Mahama & Adarkwah (2006), the ambiguity surrounding land usage, development, and title has resulted in a high vulnerability level, mainly in the urban land market. Moreover, land values are soaring; the land is by far the priciest, with many being stated in different currencies (specifically in U.S. dollars and British pounds) rather than Ghanaian currency (Amos et al., 2015). In addition, rising prices from domestic and imported building supplies exacerbate the land issue (Ahadzie & Badu, 2011). As a result, construction costs have increased over the last decade, making it nearly impossible for ordinary Ghanaians to buy a home before retiring (Edusei, 2003).

4.0 Housing Financing in Ghana

Most Ghanaians struggle to find decent, cheap housing, especially in urban centres. Regarding shelter acquisition, every household in Ghana can choose between renting, building their own homes, or taking out a mortgage. The challenges and associated costs have made choosing amongst the three choices tough (Awuvafoge, 2013). According to (Asafo, 2022), current data available shows that the housing stock in the Global South is made up of 75% self-built homes alone, and in Ghana, self-built homes by individuals (private) account for 90% of the housing market through either or a combination of obtaining loans from banks or home loans from non-banking institutions, Own-generated income and lastly remit from friends and family as indicated by (Kwofie et al., 2011). In the same vein, funding for house building comes from several sources. Some are acquired by debt finance, with only a few banking institutions offering financial assistance to developers if all conditions are met (Amos et al., 2015). Debrah et al. (2002) also expressed that, through utilising a homeowner's equity, barter deals, and money transfers originating overseas, indirect funding strategies could also be some of the sources of housing finance in Ghana.

Through this, most Ghanaians now have a place to call home because of the abovementioned methods of obtaining financing and incremental construction over the years. However, this is insufficient to ensure that the required housing supply balances the housing shortage, and it is in this sense the significance of public sector housing is essential (Awuvafoge, 2013). Despite establishing organisations to offer loans and savings plans to help low-income groups, these programs could not benefit the target mentioned above because they could not go past the pilot project stages. Hence, after the economic crises of the 1970s, private financial institutions, including the Bank of Ghana, Standard Chartered Bank, and Barclays Bank (now Asba Bank Ghana), began to provide money to people and estate development organisations. These mortgages, however, were only made available to the wealthy, bank and government officials, and their families (UN-Habitat, 2011).

For the mortgage market in Ghana, Amos et al. (2015) argued that the market is in its infancy and is troubled by diverse issues. That is, the failure to raise foreign capital due to inflation and exchange rate fluctuations as a result of an unstable macroeconomic environment, a shortage of long-term financing, an inefficient distribution mechanism, the inability of the secondary mortgage sector to sustain the primary mortgage market, and low-income levels leading to higher mortgage payment-to-income ratios are only a few of them. Further, due to Ghana's unavailability of a thriving mortgage market, most citizens are forced to fall back on their savings and restricted bank loans to fund their housing projects. Due to the large amount of capital needed for housing projects, resources are consequently locked up in unfinished projects that could have been better invested in more profitable investments (BOG, 2007; Afrane & Asamoah, 2011). According to Edusei (2003), the average employee takes around ten years to build a home with loans from mates, relatives, employers, and banks and in an uncertain macroeconomic setting, such a prolonged period raises building costs (Amos et al., 2015). Therefore, to many Ghanaians, housing issues are expressed as a difference between household income and housing costs. As a result, access to housing for low-wage and disadvantaged employees is deteriorating, and most households cannot make ends meet (Adjei-Bawuah, 2012).

5.0 Policy Recommendation

Recommendation 1:

Policies geared towards reducing the housing deficit should be national in character with a broad stakeholder approach. In effect, the government should prioritise first valuing existing projects and allocating funding to

complete these housing units that have been discontinued. To this end, the government should partner with Metropolitan, Municipal, and District Assemblies (MMDAs) to ensure these houses within their localities are developed and used. Therefore, the government should focus on completing the abandoned dwellings rather than entering new housing projects and local interest in the development of houses ensures project sustainability (Jones, 2012).

Further, as we advance, government intervention in the housing market must be relooked, and the government must consider and intensify cost subsidies and tax rebates for private developers' operational costs. This should also include leasing state lands at zero cost to ensure housing is delivered irrespective of who is providing or constructing the housing unit. In addition, to ensure early completion and continuity, governments should use informal contractors and artisans to deliver housing needs for lower socioeconomic groups. The assumption is that the informal contractors will provide affordable housing units with little input from the government in capacity building (Tipple, 2015).

Recommendation 2:

The rural-urban migration phenomenon as a barrier to the housing deficit in Ghana, particularly in urban centres such as Accra and Kumasi, can be attributed to push and pull factors. In the short term, the government should address housing deficits for lower-income tier urban dwellers by providing hostel facilities. The government should focus on improving the rural economy in the long term. Beyond this, rural housing projects should be the future of spurring housing growth to reduce the pressure on the limited urban spaces.

Recommendation 3:

So far, evidence abounds to demonstrate how mortgage schemes using a formal approach will not reduce the housing deficit in Ghana. This is particularly untenable through the introduction of mortgage schemes for low-income groups, and the approach caused the global economic meltdown in 2008 because low-income mortgage defaulters caused banks to lose their minimum capital (Tipple, 2015). Hence, there is an inexplicable relationship between mortgage and housing financing and therefore, the government should direct policy towards developing local artisans, using local materials and completing existing individual and government housing stock through an assessment supported by a stage-of-housing project loan system.

Recommendation 4:

The insecurity of land ownership mainly characterises the land tenure arrangement and is not only limited to stool and skin lands in Ghana but also state land distribution and ownership, which are marked with controversy. A novel approach within the land ownership regime in Ghana is the recent introduction of digitisation of all stool and skin lands. This makes ownership legally binding, and the allodial owners can be identified in a single database, facilitating the easy acquisition of land and reducing the risk associated with acquiring conflict lands.

Recommendation 5:

Social housing initiatives that support families with low incomes and underprivileged populations are also essential. Such initiatives might offer cost-effective housing alternatives or subsidised rentals for people who can't afford market prices. Further, social housing initiatives should integrate sustainable concepts into housing planning, and construction is crucial to ensuring buildings are energy efficient, environmentally resilient, and long-lasting.

Recommendation 6:

Public-private partnerships (P.P.P.) and intensification are the last and most practical policy options for addressing Ghana's housing difficulties. P.P.P. is often seen as a cure-all for developing infrastructure and services, and proof of its effectiveness can be found in both developed and developing countries. In recent years, P.P.P. has taken on unprecedented dimensions and is still expanding. Governments have often used the P.P.P. governance method over the last 20 years to enhance service delivery and complete significant infrastructure projects (Nederhand & Klijn, 2019). This widespread recognition results from the private sector's active role in collaborating with governments to provide social services in various ways. For instance, according to a World Bank study from 2015, the private sector invested US\$38 billion in 107 infrastructure projects across 19 nations and 4 industries.

This demonstrates the crucial role that P.P.P. plays in assisting governments worldwide. Without the US\$38 billion invested in infrastructure, it would have been difficult to imagine how life would have been for the "ordinary person," who stands to gain the most from these investments. Above all, given that both the public and private sectors are embracing partnerships for providing housing and urban development globally, there is a shred of substantial data to support the claim that P.P.P. has benefitted urban housing in developed and developing nations (Adabre, 2021). While P.P.P. projects haven't always been prosperous, developed countries like the UK, Canada, the U.S.A., Australia, and several developing nations like India, Nigeria, South Africa, and Malaysia have used them to build affordable housing (Liu et al., 2018). Therefore, even though the Ghanaian government has used P.P.P. in the past and isn't new to this policy, it is believed that these alliances should be strengthened and used more often to address the country's mounting housing problems.

Conclusion

In summary, this paper analysed housing as an essential component of human life that offers more than shelter. The well-being of people, social cohesiveness, and general standard of life are all improved by access to appropriate and affordable housing. The paper further critically reviewed Ghana's perennial housing deficit situation and the challenges that contribute to the persistent housing deficit in Ghana, which showed that the housing deficit is exceptionally high in urban centres in Ghana and has seen a markedly high deficit over the years. Furthermore, the shortage has led to the sprawling of slums in major cities like Accra and Kumasi. Though some of the barriers discussed are private externalities affecting housing provision, the paper recommends an overarching policy approach by working with local authorities to decentralise housing provision and be more consultative with housing policies in major cities. Therefore, a comprehensive strategy that considers the various requirements of communities and combines social equality and environmental principles is necessary to address the housing crisis. It is also recommended that the government ensure that all individuals have a chance at secure, cost-effective, and sustainable housing by prioritising housing as an inherent right and enacting efficient laws. In short, Ghana can significantly advance its efforts to provide its population with sufficient and affordable housing while fostering equitable and sustainable urban development by implementing the right policies.

Future research into the housing problem in Ghana should focus on the constraints to housing developments, especially in the urban areas. Research can outline the possible structural and or economic factors that militate against housing development projects in these areas. Researchers can also explore housing laws and land tenure systems to gain further insights into some of the constraints to housing developments for policy to find practical solutions vis-à-vis the recommendations proposed in this article.

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